

Cost of attendance definition

Except as provided below, a student's **cost of attendance** is the sum of the following:

1. The tuition and fees normally assessed a student carrying the same academic workload, including costs for rental or purchase of equipment, materials, or supplies required of all students in the same course of study;
2. An allowance for books, supplies, transportation, and miscellaneous personal expenses;
3. For *a student without dependents living at home with parents*, an allowance for room and board of not less than \$1,500; or, for *a student without dependents living in institutionally owned or operated housing*, a standard allowance for room and board based on the amount normally assessed most residents; or, for *all other students*, an allowance of not less than \$2,500 based on reasonably incurred room and board expenses for such students;
4. For a student with dependents, an allowance based on the estimated actual expenses incurred for dependent care (during periods that include, but are not limited to, class-time, study-time, field work, internships, and commuting time for the student) based on the number and age of such dependents, not to exceed the reasonable cost in the community in which the student resides for the kind of care provided;
5. For study abroad programs approved for credit by the student's home institution, reasonable costs associated with such study;
6. For a student with a disability, an allowance for expenses related to a student's disability including special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided for by other agencies;
7. For students placed in a work experience under a cooperative education program, an allowance for reasonable costs associated with such employment; and
8. For students receiving SFA loans, the fees required to receive them (for example, the loan fee for a Direct Loan or the origination fee and insurance premium for an FFEL Loan). Schools may also include the fees required for nonfederal student loans (that is, nonfederal loans that must be considered resources for the student when packaging). In all cases, the school can either use the exact loan fees charged to the student or an average of fees charged to borrowers of the same type of loan at that school.

Exceptions:

- ❖ **Less than half-time students**—A student's cost of attendance can include only tuition and fees, an allowance for books, supplies, and transportation, and an allowance for dependent care expenses in accordance with item #4 above.
- ❖ **Incarcerated students**—An allowance for tuition and fees and, if required, books and supplies. No other expenses can be included. An incarcerated student is ineligible to receive an SFA loan. If the student is incarcerated in a federal or state penal institution, he or she may not receive a Pell Grant.
- ❖ **Correspondence study students**—Generally, a student's cost of attendance can include only tuition and fees. However, if the student is fulfilling a required period of residential training, the student's cost of attendance can also include required books, supplies, travel, and room and board costs specifically incurred.
- ❖ **Students receiving instruction by telecommunications**—No distinction shall be made regarding the mode of instruction in determining costs, except that the cost of rental or purchase of equipment cannot be included as an element of the cost of attendance. However, if the financial aid administrator determines using his or her professional judgment under section 479A of the HEA that a course of instruction offered through telecommunications results in a substantially reduced cost of attendance to the student, the financial aid administrator must reduce the student's eligibility for grants, loans, or work-study assistance.